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Attorneys at Law

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Attorney

August 15, 2019

Honorable Elizabeth S. Stong
U.S. Bankruptcy Court, EDNY
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East - Suite 1595
Brooklyn, NY 11201-1800

RE: Phillip, Neal H. et al.
Premises: 747 E. 102nd Street
Brooklyn, NY 11236
Chapter: 13
Case No.: 17-46889

Dear Judge Stong:

Please allow this letter to serve as a written status report submitted on behalf of our client, West Coast Realty Services, Inc. for the above-referenced Bankruptcy matter.

On March 16, 2019, the Debtor's Attorney inquired as to whether our client would be willing review the Debtor for a loan modification. We have previously offered a loan modification to the Debtor on several occasions. On April 11, 2018, on behalf of our client, we offered a loan modification and we did not receive a response. Our office then filed for relief from stay on May 3, 2018. The Debtor then filed a request for loss mitigation on July 16, 2018. On July 17, 2018, we again offered the same loan modification, which was accepted on the same day via email. On July 20, 2018, we provided the formal loan modification offer to the Debtor's attorney. On July 26, 2018, the Debtor's attorney rejected the loan modification via email. On July 30, 2018, we objected to the loss mitigation request. Our request was denied on September 7, 2018. On September 11, 2018, we again offered them the same loan modification. We never received a response to the loan modification offered on September 11, 2018. The offer was then withdrawn.

There has been no progress in regard to the loss mitigation and our client has not received any adequate protection payments from the Debtor. As such, our client has acted in good faith in offering a loan modification on multiple occasions and providing the debtor with several opportunities to accept. Our client will make no further offers for a loan modification and we are requesting to terminate the loss mitigation.

Very truly yours,

DAVIDSON FINK LLP

A handwritten signature in black ink, appearing to read 'M. Lyle', is written over the printed name 'Megan J. Lyle, Esq.'.

Megan J. Lyle, Esq.

cc: David J. Doyaga, Esq.